

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PATRICK E. TEATS, SR.

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-70419 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/07/2018 and confirmed on 7/20/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		5,424.52
Less Refunds to Debtor	76.47	
TOTAL AMOUNT OF PLAN FUND		5,348.05

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,250.00	
Trustee Fee	279.05	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		3,529.05

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAI Acct: 9608	0.00	0.00	0.00	0.00
	CLEARFIELD COUNTY TAX CLM BUR Acct:	1,500.00	1,500.00	319.00	1,819.00
	PA STATE EMPLOYEES CU/PSECU Acct: 0088	0.00	0.00	0.00	0.00
					1,819.00

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	PATRICK E. TEATS, SR. Acct:	0.00	0.00	0.00	0.00
	PATRICK E. TEATS, SR. Acct:	76.47	76.47	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	3,250.00	3,250.00	0.00	0.00
	*** N O N E ***				

Unsecured					
	KARTHAUS-BURNSIDE JOINT SEWER AU Acct: 0025	550.00	0.00	0.00	0.00
	CKG AREA AUTHORITY Acct: 371	63.00	0.00	0.00	0.00
	CNB BANK Acct: 6546	2,474.92	0.00	0.00	0.00
	CNB BANK Acct: 2008	1,878.31	0.00	0.00	0.00
	ECAST SETTLEMENT CORP Acct: 2569	592.15	0.00	0.00	0.00
	HOLIDAY FINANCIAL SERVICES Acct: 0289	0.00	0.00	0.00	0.00
	KARTHAUS BURNSIDE JOINT SEWER AU Acct: 0025	0.00	0.00	0.00	0.00
	PATENAUE AND FELIX APC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3066				
	CKG AREA AUTHORITY	110.30	0.00	0.00	0.00
	Acct: 393				
	VERIZON BY AMERICAN INFOSOURCE LF	76.20	0.00	0.00	0.00
	Acct: 7322				
	HOLIDAY FINANCIAL SERVICES	1,824.84	0.00	0.00	0.00
	Acct: 0289				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2569				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2569				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8271				

*** NONE ***

TOTAL PAID TO CREDITORS					1,819.00
TOTAL CLAIMED					
PRIORITY 0.00					
SECURED 1,500.00					
UNSECURED 7,569.72					

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-70419 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Patrick E. Teats, Sr.
Debtor

Case No. 18-70419-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 28, 2021

User: jhel
Form ID: pdf900

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2021:

Recip ID	Recipient Name and Address
db	+ Patrick E. Teats, Sr., 31 Water Street, P.O. Box 49, Karthaus, PA 16845-0049
14860387	+ Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
14860386	+ Covington, Karthaus, Girard Area Authority, PO Box 104, 777 Frenchville Road, Frenchville, PA 16836-8852
14860390	+ Holiday Financial Services, Clearfield Mall Unit 350, 1800 Daisy Street, Clearfield, PA 16830-3265
14860391	+ Karthaus-Burnside Joint Sewer Authority, c/o David S. Gaines Jr. Esq, 720 South Atherton Street, Suite 201, State College, PA 16801-4669
14860392	+ Karthaus-Burnside Joint Sewer Authority, 89 Tippie Road, P.O. Box 97, Karthaus, PA 16845-0097
14860393	+ Kevin G. McDonald, Esquire, KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1541
14897136	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14860388	+ Email/Text: BANKRUPTCY@BANKCNB.COM	Sep 28 2021 23:48:00	CNB Bank, P.O. Box 42, Clearfield, PA 16830-0042
14860389	+ Email/Text: bankruptcy@affglo.com	Sep 28 2021 23:48:00	Global Credit & Collection Corp., 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
14861060	+ Email/PDF: rmscedi@recoverycorp.com	Sep 28 2021 23:51:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14860395	+ Email/Text: bankruptcynotices@psecu.com	Sep 28 2021 23:48:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14860394	+ Email/Text: paparalegals@pandf.us	Sep 28 2021 23:48:00	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14897149	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 28 2021 23:48:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14860396	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 28 2021 23:48:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
14860397	+ Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 23:51:17	Synchrony Bank/JC Penny, P.O. Box 960090, Orlando, FL 32896-0090
14860398	+ Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 23:51:26	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14893137	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 29 2021 00:06:21	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-7

User: jhel

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Date Rcvd: Sep 28, 2021

Form ID: pdf900

Total Noticed: 18

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Patrick E. Teats Sr. thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4